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# Exhibit L



LL 0805 455 377 7 02923 #01 AT 0.399  
MARK MACRIS  
270 MILLER ROAD  
GETZVILLE NY 14068



August 01, 2016

Reference number: 0323537419

After careful review, we were unable to approve the BankAmericard Cash Rewards Platinum Plus Visa you requested because you have current or past delinquency, derogatory public record(s), or collection account(s) appearing on your credit file.

**What you need to know**

Our decision included a review of one or more of the following: your account history, your total relationship with us, current economic trends and a copy of your credit report or reports.

**Information about your credit report**

As part of our review, we obtained a copy of your credit report. If you would like a copy of your credit report, please contact: Experian, National Consumer Assistance Center, PO Box 2002, Allen, TX 75013-0036. Their phone number is 1.888.397.3742, and their website is [www.experian.com/reportaccess](http://www.experian.com/reportaccess).

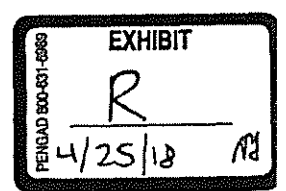
Please refer to the Fair Credit Reporting Act notice contained in this notice for additional information.

We've enclosed a brochure that provides helpful information on how certain factors can affect your credit history and score.

**Questions?**

Thank you for your interest in our product. If you have any questions or believe that we may not have the most up-to-date financial information for you, please write to us at Card Services, PO Box 981811, El Paso, TX 79998-9986.

Please see the important disclosures on the next page



#### FAIR CREDIT REPORTING NOTICE

The credit reporting agency indicated in this letter did not make the decision to take adverse action and is unable to provide you with the specific reasons why this action was taken. You have the right to obtain a free copy of your consumer report by contacting the credit reporting agency within 60 days from the date of this letter. You also have the right to dispute the accuracy or completeness of any information in your consumer report.

#### EQUAL CREDIT OPPORTUNITY ACT NOTICE

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with the law concerning Bank of America, N.A., 100 N. Tryon Street, Charlotte, NC 28255, is the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington DC 20006.

#### CREDIT SCORE DISCLOSURE

Your credit score, a FICO score, used by us in taking the above action is 622, which was created on August 1, 2016 and provided by a credit reporting agency, Experian, PO Box 2002, Allen, TX 75013. Their phone number is 1.888.397.3742, and their website is [www.experian.com/reportaccess](http://www.experian.com/reportaccess). The range of possible scores is 300 to 850. Your credit score is a number that reflects the information in your credit report. Your credit score can change, depending on how the information in your credit report changes.

The key factors that adversely affected your credit score are:

Serious delinquency

Number of accounts with delinquency

Proportion of loan balances to loan amounts is too high

Time since delinquency is too recent or unknown

Too many inquiries last 12 months

Please note that these factors relate only to your credit score. The reasons for our credit decision are given separately at the beginning of this letter. If you have questions regarding your credit score or the factors affecting the score, please contact Experian, PO Box 2002, Allen, TX 75013. Their phone number is 1.888.397.3742, and their website is [www.experian.com/reportaccess](http://www.experian.com/reportaccess).